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March 25, 2005

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2005 JUN 13 PM 1:33

DEBRA P. HACKETT, CLK
U.S. DISTRICT COURT
MIDDLE DISTRICT ALA

ALSO ADMITTED IN ARIZONA
ALSO ADMITTED IN ARKANSAS
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ALSO ADMITTED IN TEXAS
ALSO ADMITTED IN WASHINGTON, D.C.
ALSO ADMITTED IN WEST VIRGINIA

JAMES W. TRAEGER
1953-1987

RONALD AUSTIN CANTY
1963-2004

Ms. Janie Kinsey
420 County Road 250
Headland, Alabama 36345

Re: Associates/Citifinancial/Commerical Credit/Kentucky Finance/Transouth Financial

Dear Ms. Kinsey:

On several occasions we have advised you that we believe the settlement offer made by the above referenced companies is fair and in your best interest. We recommended that you accept the settlement offer. However, you have failed to follow our advice and accept the settlement offer. As such, our law firm in conjunction with the *Hamilton, Sexton & Berry* law firm will be unable to assist you with this claim.

Although we will be unable to assist you with this claim, you should not take this as an indication that you do not have a case nor that some other lawyer will not be willing to take this case. If you wish to pursue your claim further, I would suggest that you contact another attorney immediately to discuss your claims.

You should be aware that the law places a time limit in which claims must be filed. A claim that is not filed within that time period may be barred forever. For that reason, you should contact another attorney immediately if you wish to pursue your claim further. I have enclosed all the documents you provided to this office during our initial investigation of this case.

If you have any questions, please do not hesitate to contact me.

Very truly yours,

BEASLEY, ALLEN, CROW,
METHVIN, PORTIS & MILES, P.C.

Lance Gould
C. Lance Gould

CLG/oth
Enclosures
cc: Hamilton, Sexton & Berry

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